

B1 (Official Form 1)(12/11)

United States Bankruptcy Court Eastern District of Pennsylvania		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Nova Financial Holdings, Inc.		Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): FKA Berkshire Financial Holdings, Inc.		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) 03-0402707		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): 1235 Westlakes Avenue Suite 420 Berwyn, PA <div style="text-align: right;">ZIP Code 19312</div>		Street Address of Joint Debtor (No. and Street, City, and State): <div style="text-align: right;">ZIP Code</div>
County of Residence or of the Principal Place of Business: Chester		County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box) <input type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input checked="" type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Nature of Debts (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (<i>amount subject to adjustment on 4/01/13 and every three years thereafter</i>). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input checked="" type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input checked="" type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Nova Financial Holdings, Inc.

All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X

Signature of Attorney for Debtor(s)

(Date)

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☐ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Nova Financial Holdings, Inc.

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Debtor

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date

Signature of Attorney*

X /s/ Morton R. Branzburg (PA Bar
Signature of Attorney for Debtor(s)

Morton R. Branzburg (PA Bar 22477)
Printed Name of Attorney for Debtor(s)

Klehr Harrison Harvey Branzburg
Firm Name
1835 Market Street
Suite 1400
Philadelphia, PA 19103

Address

Email: mbranzburg@klehr.com

215-569-3007 Fax: 215-568-6603

Telephone Number

October 30, 2012

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Brian M. Hartline
Signature of Authorized Individual

Brian M. Hartline

Printed Name of Authorized Individual

President and CEO

Title of Authorized Individual

October 30, 2012

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X _____

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

NOVA FINANCIAL HOLDINGS, INC.

**UNANIMOUS CONSENT IN LIEU OF A SPECIAL MEETING
OF THE BOARD OF DIRECTORS**

October 10, 2012

The undersigned, being all of the members of the Board of Directors (the "Board") of NOVA FINANCIAL HOLDINGS, INC, a Pennsylvania corporation (the "Company"), pursuant to Section 1703 (b) of the Pennsylvania Business Corporation Law ("PBCL") and the Bylaws of the Company ("Bylaws"), each as amended, by this consent do hereby waive the requirements of notice under the PBCL and the Bylaws and consent to, take and adopt the following resolutions and actions:

NOW THEREFORE, BE IT

RESOLVED, that in the judgment of the Directors of the Company it is desirable and in the best interests of the Company, its creditors, stockholders and other interested parties that the Company seek the protections of Chapter 7 of the Bankruptcy Code, 11 U.S.C. § 101 *et. seq.*, and it is

FURTHER RESOLVED, that Brian M. Hartline, President and Chief Executive Officer of the Company be, and hereby is, authorized, empowered and directed, in the name and on behalf of the Company ("Authorized Officer"), to execute, acknowledge, verify and deliver a petition pursuant to Chapter 7 of the Bankruptcy Code, 11 U.S.C. Section 101 *et. seq.*, and to cause the same to be filed with the United States Bankruptcy Court, Eastern District of Pennsylvania (the "Bankruptcy Court") on behalf of the Company at such time as the Authorized Officer executing the petition shall determine consistent with these resolutions, and it is

FURTHER RESOLVED, that the Authorized Officer be, and hereby is, authorized, empowered and directed to execute, acknowledge, verify and file such other instruments, schedules and other papers, and to take any and all other action that he or she in so acting, may deem necessary or proper to carry out the Company's Chapter 7 case, and it is

FURTHER RESOLVED, that the law firm of Klehr Harrison Harvey Branzburg LLP be, and hereby is, employed as counsel on behalf of the Company under a classic retainer for the purpose of representing the Company in the Company's Chapter 7 case, and it is

FURTHER RESOLVED, that the Authorized Officer be, and hereby is, authorized, empowered and directed to employ other counsel and professionals of his or her choice to the extent necessary and to enter into such fee arrangements for payment of such counsel and professionals as deemed appropriate to further the Company's Chapter 7 case, including the delivery of retainers at the expense of the Company, and it is

FURTHER RESOLVED, that the Authorized Officer and such other officers of the Company as the Authorized Officer shall designate from time to time, and any employees of agents (including counsel) designated by or directed by any such officers be, and each hereby is, authorized, empowered and directed, in the name and on behalf of the Company, to cause the Company to enter into, execute,

deliver, certify, file, and/or record, and perform such agreements, instruments, motions, affidavits, applications for approvals or rulings of governmental or regulatory authorities, certificates or other documents, and to take such other actions, as in the judgment of any such officer shall be necessary, proper, and desirable to effectuate the Chapter filing subject to any required Board approval, and it is

FURTHER RESOLVED, that any and all actions heretofore taken by any officer of the Company with respect to, and in contemplation of, the transactions contemplated by any of the foregoing resolutions are hereby ratified, approved, authorized and confirmed, and it is

FURTHER RESOLVED, that the Secretary be and is hereby directed to file an original copy of this Consent in the records of the Company, and it is

FURTHER RESOLVED, that the Secretary of the Company is authorized and empowered to certify the passage of the foregoing resolutions under the seal of the Company.

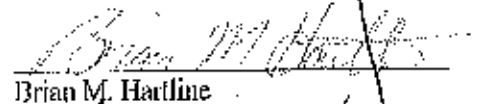
The actions taken by this consent shall have the same force and effect as if taken at a special meeting of the Board of Directors of the Company duly called and constituted pursuant to the Bylaws of the Company and the laws of the Commonwealth of Pennsylvania.

IN WITNESS WHEREOF, the undersigned, being all of the members of the Board of Directors of the Company, have executed this consent as of the date first written above.

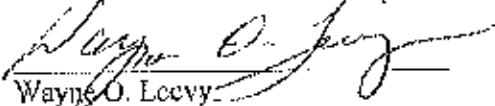
DIRECTORS:



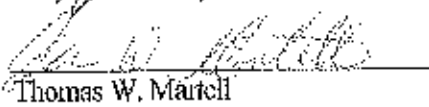
Edward J. DiMarcantonio, Chairman



Brian M. Hartline



Wayne O. Levy



Thomas W. Martell

United States Bankruptcy Court
Eastern District of Pennsylvania

In re **Nova Financial Holdings, Inc.**,
Debtor

Case No. _____

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	5	252,107.00		
C - Property Claimed as Exempt	No	0			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	16		14,079,713.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	No	0			N/A
J - Current Expenditures of Individual Debtor(s)	No	0			N/A
Total Number of Sheets of ALL Schedules		26			
Total Assets			252,107.00		
Total Liabilities				14,079,713.00	

United States Bankruptcy Court
Eastern District of Pennsylvania

In re **Nova Financial Holdings, Inc.**

Debtor

Case No. _____

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

B6A (Official Form 6A) (12/07)

In re **Nova Financial Holdings, Inc.**

Case No. _____

Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
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None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Nova Financial Holdings, Inc.**

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Money Market Account, Nova Bank 1235 Westlakes Ave., Suite 420 Berwyn, PA 19312 Account No. 39100011	-	4,342.00
		Checking Account, Nova Bank 1235 Westlakes Ave., Suite 420 Berwyn, PA 19312 Account No. 37001229	-	524.00
		NAVAID Brokerage Account 1522 Locust Street, 2nd Floor Philadelphia, PA 19312 Account No. 59035168	-	99,741.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Retainer: Fox Rothschild 2000 Market Street, 20th Floor Philadelphia, PA 19103 *Retainer pursuant to debtor's obligation to indemnify officers and directors (Value Estimated)	-	100,000.00
4. Household goods and furnishings, including audio, video, and computer equipment.	X			
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X			
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			

Sub-Total > **204,607.00**
(Total of this page)

4 continuation sheets attached to the Schedule of Personal Property

In re **Nova Financial Holdings, Inc.**

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NON E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		AmTrust North America (formerly BancInsure, Inc.) Policy No. CPP 0002486 Commercial Package: Blanket Bldg. & Personal Property (all properties) Blanket Bus. Income Mortgagee E&O	-	Unknown
		Chubb Group Insurance Companies - Great Northern Insurance Companies Policy No. 9947-72-96 FPO Foreign Package (Worker's Comp)	-	Unknown
		AmTrust North America (formerly BancInsure, Inc.) Policy No. WCV 0012392 Worker's Compensation-NJ	-	Unknown
		AmTrust North America (formerly BancInsure, Inc.) Policy No. WCV 0011664 Worker's Compensation-PA	-	Unknown
		AmTrust North America (formerly BancInsure, Inc.) Policy No. UMB 0012081 Umbrella Policy	-	Unknown
		AmTrust North America (formerly BancInsure, Inc.) Policy No. PLI 0012429 Professional Liability	-	Unknown
		ACE USA - ACE Professional Risk Policy No. EON G23663557 003 Cyber Insurance	-	Unknown
		AmTrust North America (formerly BancInsure, Inc.) Policy No. KRE 0012192 Crime	-	Unknown
		AmTrust North America (formerly BancInsure, Inc.) Policy No. FIB 0012394 Fidelity Bond	-	Unknown
		American Modern Home Insurance Company Pol. No. BM-37-3625-79200 Commercial Property	-	Unknown
		American Modern Home Insurance Company Pol. No. BL-37-3625-79200 General Liability	-	Unknown

Sub-Total > **0.00**
(Total of this page)

Sheet 1 of 4 continuation sheets attached to the Schedule of Personal Property

In re **Nova Financial Holdings, Inc.**

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NON E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Financial and Professional Risk Solutions, Inc., Insurmark Division Pol. No. FLD006541 Flood	-	Unknown
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		3% Equity Interest in Nova Capital Trust I (310 common shares) Book Value: \$310,000 FMV \$0.00	-	0.00
		NOVA Bank, 1,200 outstanding shares of 100,000 authorized shares Book Value: \$0.00	-	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.		Interest Due from Nova Capital Trust I for common shares Book Value \$119,490 All interest payments have been deferred - FMV \$0.00	-	0.00
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		Prepaid Federal Tax	-	47,500.00

Sub-Total > **47,500.00**
(Total of this page)

Sheet 2 of 4 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Nova Financial Holdings, Inc.**

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NON E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Counterclaims/Third-Party Claims/Cross-Claims asserted in Weiss et al. v. Nova Financial Holdings, Case No. 11-cv-5336-EL at Doc. No. 43 (E.D. Pa. Aug. 29, 2012)[now consolidated with Case No. 11-cv-02604-EL (E.D. Pa.)] for: (1) fraudulent misrepresentation; (2) negligent misrepresentation; (3) indemnification/contribution	-	Unknown
		Third-Party counterclaim asserted in Hisey et al. v. Nova Financial Holdings, Case No. 11-cv-02604-EL at Doc. No. 53 (E.D.PA. Aug. 29, 2012) [now consolidated with Case No. 11-cv-5336-EL (E.D.PA.)] against Dan Vagnozzi for (1) fraudulent misrepresentation; (2) negligent misrepresentation; (3) unjust enrichment; (4) indemnification/contribution	-	Unknown
		NOVA Financial Holdings, Inc. and NOVA Bank v. First American Title Insurance Company U.S.D.C., E.D.Pa. Case No. 12-cv-05087-JCJ	-	Unknown
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			

Sub-Total > **0.00**
(Total of this page)

Sheet **3** of **4** continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Nova Financial Holdings, Inc.**

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **0.00**
(Total of this page)
Total > **252,107.00**

(Report also on Summary of Schedules)

Sheet 4 of 4 continuation sheets attached
to the Schedule of Personal Property

B6D (Official Form 6D) (12/07)

In re **Nova Financial Holdings, Inc.**

Case No. _____

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D	W I F E	J O I N T	C O M M U N I T Y	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN								
Account No.										
Account No.										
Account No.										
Account No.										
Subtotal (Total of this page)										
Total (Report on Summary of Schedules)									0.00	0.00

0 continuation sheets attached

In re **Nova Financial Holdings, Inc.**

Case No. _____

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6F (Official Form 6F) (12/07)

In re **Nova Financial Holdings, Inc.**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
Account No.			Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604				Unknown
Albert Neiberg c/o Keith E. Smith, Esquire Eckert Seamans Cherin & Mellott, LLC 50 S. 16th St., 22nd Floor Philadelphia, PA 19102	-			X	X	X	
Account No.			Claims Asserted U.S.D.C., E.D.Pa. Case No. 2:11-cv-04762				Unknown
Anthony J. Bonomo c/o Michael S. Hino, Pepper Hamilton 400 Berwyn Park 899 Cassatt Road Berwyn, PA 19312	-			X	X	X	
Account No.			Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604				Unknown
Ballamor Capital Management c/o Matthew A. Taylor, Esquire Duane Morris LLP 30 S. 17th Street Philadelphia, PA 19103	-			X	X	X	
Account No.			Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604				Unknown
Barbara Curran c/o Justin E. Proper, Esquire White & Williams, LLP 1650 Market Street, Suite 1800 Philadelphia, PA 19103	-			X	X	X	
Subtotal (Total of this page)							0.00

15 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Nova Financial Holdings, Inc.**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Barbara Mitchell Two The Vista Middletown, NJ 07748	-	Trust Preferred Securities Issued by Nova Capital Trust I	X			Unknown
Account No.						
Barry R. Bekkedam c/o Matthew A. Taylor Duane Morris, LLP 30 South 17th Street Philadelphia, PA 19103	-	Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604	X	X	X	Unknown
Account No.						
Benedict Foundation for Independent Scho 524 Bay Drive Vero Beach, FL 32963	-	Trust Preferred Securities Issued by Nova Capital Trust I	X			Unknown
Account No.						
Brent J. and Judy V. Ware 30 Kinnie Road Franklin, TN 37069	-	Trust Preferred Securities Issued by Nova Capital Trust I	X			Unknown
Account No.						
Brian Zubatch c/o Keith E. Smith Eckert Seamans Cherin & Mellott, LLC 50 S. 16th Street, 22nd Floor Philadelphia, PA 19102	-	Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604	X	X	X	Unknown
Sheet no. <u>1</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						0.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Nova Financial Holdings, Inc.**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C					
Account No.			Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604				
Brighton Management Group, LLC c/o Keith E. Smith, Esquire Eckert Seamans Cherin & Mellott, LLC 50 S. 16th Street, 22nd Floor Philadelphia, PA 19102	-			X	X	X	Unknown
Account No.			Trust Preferred Securities Issued by Nova Capital Trust I				
C. Edward and Billie F. Carlisle 104 North Bayview Street Fairhope, AL 36532-2505	-			X			Unknown
Account No.			Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604				
C. Scott Hisey c/o Justin E. Proper, Esquire White & Williams, LLP 1650 Market St. Suite 1800 Philadelphia, PA 19103	-			X	X	X	Unknown
Account No.			Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604				
Carol Gammarino Justin E. Proper, Esquire White & Williams, LLP 1650 Market Street, Suite 1800 Philadelphia, PA 19103	-			X	X	X	Unknown
Account No.			Trust Preferred Securities Issued by Nova Capital Trust I				
Chester Romano 143 Grange Avenue Fair Haven, NJ 07704	-			X			Unknown
Sheet no. <u>2</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							0.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Nova Financial Holdings, Inc.**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C					
Account No.			Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604 (Plaintiff and Counter-Defendant)				
Christa Vagnozzi c/o Justin E. Proper, Esquire White & Williams LLP 1650 Market Street, Suite 1800 Philadelphia, PA 19103	-			X	X	X	Unknown
Account No.			Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604				
Chuck Uplinger c/o Justin E. Proper, Esquire White & Williams LLP 1650 Market Street, Suite 1800 Philadelphia, PA 19103	-			X	X	X	Unknown
Account No.			Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604				
Cindy Stein c/o Justin Proper, Esquire White & Williams, LLP 1650 Market Street, Suite 1800 Philadelphia, PA 19103	-			X	X	X	Unknown
Account No.			Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604				
Cindy Veverka c/o Justin E. Proper, Esquire White & Williams, LLP 1650 Market Street, Suite 1800 Philadelphia, PA 19103	-			X	X	X	Unknown
Account No.			Claims Asserted U.S.D.C., S.D.Fla. Case No. 9:11-cv-81311				
Cooper Management Co. LLC c/o Andrew Steven Kwan, Esquire 7523 Sally Lyn Lane Lake Worth, FL 33467	-			X	X	X	Unknown
Sheet no. <u>3</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							0.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Nova Financial Holdings, Inc.**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					
Account No.							
Cooper Management Co., LLC c/o Steven M. Coren, Esquire Kaufman, Coren & Reiss, P.C. 1717 Arch St., Suite 3710 Philadelphia, PA 19103	-		Claims Asserted Montgomery Co. C.C.P. No. 2011-16474	X	X	X	Unknown
Account No.							
Craig Veverka c/o Justin E. Proper, Esquire White & Williams, LLP 1650 Market Street, Suite 1800 Philadelphia, PA 19103	-		Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604	X	X	X	Unknown
Account No.							
D.W.M. Incorporated c/o Keith E. Smith, Esquire Eckert Seamans Cherin & Mellott, LLC 50 S. 16th St., 22nd Floor Philadelphia, PA 19102	-		Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604	X	X	X	Unknown
Account No.							
David Crastnopol c/o Justin Proper, Esquire White & Williams, LLP 1650 Market Street, Suite 1800 Philadelphia, PA 19103	-		Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604	X	X	X	Unknown
Account No.							
Dean Knauss c/o Justin Proper, Esquire White & Williams, LLP 1650 Market Street, Suite 1800 Philadelphia, PA 19103	-		Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604	X	X	X	Unknown
Sheet no. <u>4</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	0.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Nova Financial Holdings, Inc.**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
Dean Vagnozzi c/o Justin E. Proper, Esquire White & Williams 1650 Market Street, Suite 1800 Philadelphia, PA 19103	-	Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604 (Plaintiff and Counter-Defendant)	X	X	X	Unknown
Account No.						
Donald Curry c/o Keith E. Smith Eckert, Seamans, Cherin & Mellott, LLC 50 S. 16th Street, 22nd Floor Philadelphia, PA 19102	-	Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604	X	X	X	Unknown
Account No.						
Donald S. Travis 9 Stonewood Parkway Verona, NJ 07044	-	Trust Preferred Securities Issued by Nova Capital Trust I	X			Unknown
Account No.						
Donna Scharer 4775 Collins Avenue No. 1601 Miami Beach, FL 33140	-	Trust Preferred Securities Issued by Nova Capital Trust I	X			Unknown
Account No.						
FDIC 350 5th Avenue Suite 1200 New York, NY 10118-0110	-	Notice Only				0.00
Sheet no. <u>5</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						0.00
Subtotal (Total of this page)						0.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Nova Financial Holdings, Inc.**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
Federal Reserve Bank of Philadelphia Ten Independence Mall Philadelphia, PA 19106	-	Notice Only				0.00
Account No.						
Fetter Living Family Trust 173737 Noel Road Suite 100 Dallas, TX 75240	-	Trust Preferred Securities Issued by Nova Capital Trust I	X			Unknown
Account No.						
Frederick Rosen 136 Abbey Drive Royersford, PA 19468	-	Trust Preferred Securities Issued by Nova Capital Trust I	X			Unknown
Account No.						
George Rymar c/o Keith E. Smith, Esquire Eckert Seamans Cherin & Mellott, LLC 50 S. 16th Street, 22nd Floor Philadelphia, PA 19102	-	Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604	X	X	X	Unknown
Account No.						
Gerald Nave c/o Justin E. Proper, Esquire White & Williams, LLP 1650 Market Street, Suite 1800 Philadelphia, PA 19103	-	Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604	X	X	X	Unknown
Sheet no. <u>6</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						0.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Nova Financial Holdings, Inc.**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.			Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604				Unknown
Herbert Weiss c/o Brendan Ruddy, Esquire Eckert, Seamans, Cherin & Mellott, LLC 50 S. 16th Street, 22nd Floor Philadelphia, PA 19102	-			X	X	X	
Account No.			Claims Asserted U.S.D.C., S.D.Fla. Case No. 9:11-cv-81311				Unknown
Hilary G. Musser c/o David Dormont Kaufman, Coren & Ress, PC 1717 Arch St., Suite 3710 Philadelphia, PA 19103	-			X	X	X	
Account No.			Claims Asserted Montgomery Co. C.C.P. No. 2011-16474				Unknown
Hilary G. Musser c/o Steven M Coren, Esquire Kaufman, Coren & Ress PC 1717 Arch Street, Suite 3710 Philadelphia, PA 19103	-			X	X	X	
Account No.			Claims Asserted U.S.D.C., S.D.Fla. Case No. 9:11-cv-81311				Unknown
Hilary G. Musser Alpha Trust Christiana Bank & Trust Co., Trustee c/o Andrew Steven Kwan 7523 Sally Lyn Lane Lake Worth, FL 33467	-			X	X	X	
Account No.			Trust Preferred Securities Issued by Nova Capital Trust I				Unknown
J. Frank and Susan B. Adams 128 South Shore Hilton Head Island, SC 29928	-			X			
Sheet no. <u>7</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							0.00
Subtotal (Total of this page)							0.00

In re **Nova Financial Holdings, Inc.**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
J. Paul Rowe 4 Carriage Way Berwyn, PA 19312	-	Trust Preferred Securities Issued by Nova Capital Trust I	X			Unknown
Account No.						
Joe Stein c/o Justin Proper, Esquire White & Williams LLP 1650 Market Street, Suite 1800 Philadelphia, PA 19103	-	Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604	X	X	X	Unknown
Account No.						
John Bendokas c/o Keith E. Smith, Esquire Eckert Seamans Cherin & Mellott, LLC 50 S. 16th Street, 22nd Floor Philadelphia, PA 19102	-	Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604	X	X	X	Unknown
Account No.						
John Harkins c/o Justin Proper, Esquire White & Williams 1650 Market Street, Suite 1800 Philadelphia, PA 19103	-	Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604	X	X	X	Unknown
Account No.						
John McNally c/o Justin E. Proper, Esquire White & Williams 1650 Market Street, Suite 1800 Philadelphia, PA 19103	-	Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604	X	X	X	Unknown
Sheet no. <u>8</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						0.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Nova Financial Holdings, Inc.**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.		Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604				
John Roshelli c/o Justin E. Proper, Esquire White & Williams 1650 Market Street, Suite 1800 Philadelphia, PA 19103	-		X	X	X	Unknown
Account No.		Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604				
Joseph Forman c/o Keith E. Smith, Esquire Eckert, Seamans, Cherin & Mellott, LLC 50 S. 16th Street, 22nd Floor Philadelphia, PA 19102	-		X	X	X	Unknown
Account No.		Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604				
Joseph Schirmer c/o Keith Smith Eckert, Seamans, Cherin & Mellott, LLC 50 S. 16th Street, 22nd Floor Philadelphia, PA 19102	-		X	X	X	Unknown
Account No.		Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604				
Katrina Kilgallon c/o Justin E. Proper, Esquire White & Williams, LLP 1650 Market Street, Suite 1800 Philadelphia, PA 19103	-		X	X	X	Unknown
Account No.		Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604				
Ken Gawason c/o Justin E. Proper, Esquire White & Williams, LLP 1650 Market Street, Suite 1800 Philadelphia, PA 19103	-		X	X	X	Unknown
Sheet no. <u>9</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						0.00

In re **Nova Financial Holdings, Inc.**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Lefteen Realty Trust Hilary Grinker Musser, Trustee c/o Andrew Steven Kwan 7523 Sally Lyn Lane Lake Worth, FL 33467	-	Claims Asserted U.S.D.C., S.D.Fla. Case No. 9:11-cv-81311	X	X	X	Unknown
Account No.						
Lester Clippinger, Jr. 1554 Paoli Pike No. 307 West Chester, PA 19380	-	Trust Preferred Securities Issued by Nova Capital Trust I	X			Unknown
Account No.						
Linda D. Bedell 309 KAABC Aspen, CO 81611	-	Trust Preferred Securities Issued by Nova Capital Trust I	X			Unknown
Account No.						
Linda D. Reed 99 Dickinson Road Wayne, PA 19087	-	Trust Preferred Securities Issued by Nova Capital Trust I	X			Unknown
Account No.						
Lisa Knauss c/o Justin Proper, Esquire White & Williams, LLP 1650 Market Street, Suite 1800 Philadelphia, PA 19103	-	Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604	X	X	X	Unknown
Sheet no. <u>10</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						0.00

In re **Nova Financial Holdings, Inc.**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No.							
Maria Cacia c/o Keith E. Smith, Esquire Eckert Seamans Cherin & Mellott, LLC 50 S. 16th Street, 22nd Floor Philadelphia, PA 19102	-		Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604	X	X	X	Unknown
Account No.							
Marianne Harkins c/o Justin E. Proper, Esquire White & Williams, LLP 1650 Market Street, Suite 1800 Philadelphia, PA 19103	-		Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604	X	X	X	Unknown
Account No.							
Martha Snider 8500 Flourtown Avenue Glenside, PA 19038	-		Trust Preferred Securities Issued by Nova Capital Trust I	X			Unknown
Account No.							
Mary Ellen Bonomo c/o Michael S. Hino, Pepper Hamilton 400 Berwyn Park 899 Cassatt Road Berwyn, PA 19312	-		Claims Asserted U.S.D.C., E.D.Pa. Case No. 2:11-cv-04762	X	X	X	Unknown
Account No.							
Michael A. Orndorff 1390 Harmonyville Road Pottstown, PA 19465	-		Trust Preferred Securities Issued by Nova Capital Trust I	X			Unknown
Sheet no. <u>11</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	0.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Nova Financial Holdings, Inc.**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No.							
Michael Kilgallon c/o Justin E. Proper, Esquire Eckert Seamans Cherin & Mellott, LLC 50 S. 16th Street, 22nd Floor Philadelphia, PA 19102	-			X	X	X	Unknown
Account No.							
Nova Bank c/o Michael Menkowitz Fox Rothschild O'Brien & Frankel 2000 Market Street, 20th Floor Philadelphia, PA 19103-3291	-			X	X	X	Unknown
Account No.							
Royal Bank America 732 Montgomery Avenue Narberth, PA 19072	-			X			Unknown
Account No.							
Salvatore Fiore c/o Justin E. Proper, Esquire White & Williams, LLP 1650 Market Street, Suite 1800 Philadelphia, PA 19103	-			X	X	X	Unknown
Account No.							
Seravelli Financial Group, Inc. PSP 10059 Sandmeyer Lane Philadelphia, PA 19116	-			X			Unknown
Sheet no. <u>12</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	0.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Nova Financial Holdings, Inc.**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D W I F E J O I N T O R	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.			Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604				
Stephan Gammarino c/o Justin Proper, Esquire White & Williams 1650 Market Street, Suite 1800 Philadelphia, PA 19103-7395	-			X	X	X	Unknown
Account No.			Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604				
Stephen Huesser c/o Justin E. Proper, Esquire White & Williams 1650 Market Street, Suite 1800 Philadelphia, PA 19103	-			X	X	X	Unknown
Account No.			Trust Preferred Securities Issued by Nova Capital Trust I				
Sycuan Children's Trust 3007 Dehesa Road El Cajon, CA 92019	-			X			Unknown
Account No.			Trust Preferred Securities Issued by Nova Capital Trust I				
Terry A. Woodward 855 Collegeville Road Collegeville, PA 19426	-			X			Unknown
Account No.			Trust Preferred Securities Issued by Nova Capital Trust I				
The McFadzean 1998 Trust 1601 Cloverfield Blvd. North Tower, Suite 5000 Santa Monica, CA 90404	-			X			Unknown
Sheet no. <u>13</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							0.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Nova Financial Holdings, Inc.**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
The Peter D. Benedict Revocable Trust 524 Bay Drive Vero Beach, FL 32963	-	Trust Preferred Securities Issued by Nova Capital Trust I	X			Unknown
Account No.						
Theodore Kilkuskie c/o Keith E. Smith, Esquire Eckert Seamans Cherin & Mellott, LLC 50 S. 16th Street, 22nd Floor Philadelphia, PA 19102	-	Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604	X	X	X	Unknown
Account No.						
Timothy Curran c/o Justin E. Proper, Esquire White & Williams, LLP 1650 Market Street, Suite 1800 Philadelphia, PA 19103	-	Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604	X	X	X	Unknown
Account No.						
Tracy McNally c/o Justin E. Proper, Esquire White & Williams, LLP 1650 Market Street, Suite 1800 Philadelphia, PA 19103	-	Claims Asserted U.S.D.C., E.D.Pa. No. 2:11-cv-02604	X	X	X	Unknown
Account No.						
U.S. Securities and Exchange Commission NE Regional Office Woolworth Building 233 Broadway New York, NY 10279-0001	-	Notice Only				0.00
Sheet no. <u>14</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
						0.00
Subtotal (Total of this page)						0.00

In re **Nova Financial Holdings, Inc.**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Trust Preferred Securities Issued by Nova Capital Trust I				
Veronica L. Bekkedam 23 Harrison Drive Newtown Square, PA 19073	-		X			Unknown
Account No.		Trust Preferred Securities Issued by Nova Capital Trust I				
William J. and Linda K. Clark Spink 296 Sunset Hollow Road West Chester, PA 19380	-		X			Unknown
Account No.		Outstanding Interest Owed				
Wilmington Trust Co., as Trustee for Nova Capital Trust I c/o Corporate Trust Administration 1100 North Market Street Wilmington, DE 19890	-					4,079,713.00
Account No.		Trust Preferred Securities Issued by Nova Capital Trust I				
Wilmington Trust Co., as Trustee for Nova Capital Trust I c/o Corporate Trust Administration 1100 North Market Street Wilmington, DE 19890	-		X			Unknown
Account No.		Debenture Nova Capital Trust I				
Wilmington Trust Co., Trustee for Nova Capital Trust I c/o Corporate Trust Administration 1100 North Market Street Wilmington, DE 19890	-					10,000,000.00
Sheet no. <u>15</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 14,079,713.00
(Report on Summary of Schedules)						Total 14,079,713.00

In re **Nova Financial Holdings, Inc.**

Case No. _____

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Brian Hartline 36 Windward Court Collegeville, PA 19426	Employment Contract
Contract with 401(k) Plan Administrator 1235 Westlakes Avenue Suite 420 Berwyn, PA 19312	401(k) contract related to Nova Bank
Nova Bank 1235 Westlakes Drive Suite 420 Berwyn, PA 19312	June 23, 2010 Service Agreement
NOVA Bank 1235 Westlakes Avenue Suite 420 Berwyn, PA 19312	Tax Allocation Agreement dated November 19, 2008
Nova Financial Services, Inc. 1235 Westlakes Avenue Suite 420 Berwyn, PA 19312	Tax Allocation Agreement dated November 19, 2008

In re **Nova Financial Holdings, Inc.**

Case No. _____

Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Nova Capital Trust I 1235 Westlakes Avenue Suite 420 Berwyn, PA 19312	Wilmington Trust Co. as Trustee for Nova Capital Trust I c/o Corporate Trust Administration 1100 North Market Street Wilmington, DE 19890

United States Bankruptcy Court
Eastern District of Pennsylvania

In re **Nova Financial Holdings, Inc.**

Debtor(s)

Case No.
Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the President and CEO of the corporation named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **28** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **October 30, 2012**

Signature **/s/ Brian M. Hartline**

Brian M. Hartline
President and CEO

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Eastern District of Pennsylvania

In re **Nova Financial Holdings, Inc.**

Debtor(s)

Case No.

Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
\$1,318.00

SOURCE
YTD 2012 - interest on money market and/or checking accounts

2. Income other than from employment or operation of business

None
☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
\$38,947.00

SOURCE
Annual December 31, 2011 - interest income from investment savings & checking accounts

AMOUNT
\$76,609.00

SOURCE
Annual December 31, 2010 - interest income from investment savings & checking accounts

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
NOVA Bank 1235 Westlakes Dr. Suite 420 Berwyn, PA 19312	September 30, 2012	\$35,280.75	\$0.00
NOVA Bank 1235 Westlakes Drive Suite 420 Berwyn, PA 19312	September 30, 2012	\$5,977.80	\$0.00
NOVA Bank 1235 Westlakes Drive Suite 410 Berwyn, PA 19312	September 30, 2012* *NOVA Financial Holdings is obligated to pay this monthly amount to NOVA Bank under the Services Agreement	\$1,491.67	\$0.00
NOVA Bank 1235 Westlakes Dr. Suite 420 Berwyn, PA 19312	August 31 2012	\$1,491.67	\$0.00
NOVA Bank 1235 Westlakes Dr. Suite 420 Berwyn, PA 19312	July 31, 2012	\$1,491.67	\$0.00
Gregory FCA Communications 27 West Athens Avenue Ardmore, PA 19003	October 12, 2012	\$10,000.00	\$0.00

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
NOVA Bank 1235 Westlakes Ave. Suite 420 Berwyn, PA 19312 subsidiary	October 6, 2011	\$92,622.49	\$0.00
NOVA Bank 1235 Westlakes Ave. Suite 420 Berwyn, PA 19312 subsidiary	October 18, 2011	\$34,076.61	\$0.00
NOVA Bank 1235 Westlakes Ave. Suite 420 Berwyn, PA 19312 subsidiary	November 1, 2011	\$2,349.06	\$0.00
NOVA Bank 1235 Westlakes Ave. Suite 420 Berwyn, PA 19312 subsidiary	November 4, 2011	\$4,125.00	\$0.00
NOVA Bank 1235 Westlakes Ave. Suite 420 Berwyn, PA 19312 subsidiary	November 4, 2011	\$14,916.67	\$0.00
NOVA Bank 1235 Westlakes Ave. Suite 420 Berwyn, PA 19312 subsidiary	November 21, 2011	\$7,134.29	\$0.00
NOVA Bank 1235 Westlakes Ave. Suite 420 Berwyn, PA 19312 subsidiary	November 21, 2011	\$1,491.67	\$0.00
NOVA Bank 1235 Westlakes Ave. Suite 420 Berwyn, PA 19312 subsidiary	December 2, 2011	\$3,866.12	\$0.00
NOVA Bank 1235 Westlakes Ave. Suite 420 Berwyn, PA 19312 subsidiary	December 2, 2011	\$11,839.17	\$0.00
NOVA Bank 1235 Westlakes Ave. Suite 420 Berwyn, PA 19312 subsidiary	December 16, 2011	\$1,491.67	\$0.00
NOVA Bank 1235 Westlakes Ave. Suite 420 Berwyn, PA 19312 subsidiary	January 27, 2012	\$1,491.67	\$0.00

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
NOVA Bank 1235 Westlakes Ave. Suite 420 Berwyn, PA 19312 subsidiary	February 29, 2012	\$1,491.67	\$0.00
NOVA Bank 1235 Westlakes Ave. Suite 420 Berwyn, PA 19312 subsidiary	March 22, 2012	\$1,491.67	\$0.00
NOVA Bank 1235 Westlakes Ave. Suite 420 Berwyn, PA 19312 subsidiary	April 30, 2012	\$1,491.67	\$0.00
NOVA Bank 1235 Westlakes Ave. Suite 420 Berwyn, PA 19312 subsidiary	May 25, 2012	\$1,491.67	\$0.00
NOVA Bank 1235 Westlakes Ave. Suite 420 Berwyn, PA 19312 subsidiary	June 26, 2012	\$1,491.67	\$0.00
NOVA Bank 1235 Westlakes Ave. Suite 420 Berwyn, PA 19312 subsidiary	July 27, 2012	\$1,491.67	\$0.00
NOVA Bank 1235 Westlakes Ave. Suite 420 Berwyn, PA 19312 subsidiary	August 28, 2012	\$1,491.67	\$0.00
NOVA Bank 1235 Westlakes Ave. Suite 420 Berwyn, PA 19312 subsidiary	September 26, 2012	\$1,491.67	\$0.00
NOVA Bank 1235 Westlakes Ave. Suite 420 Berwyn, PA 19312 subsidiary	September 27, 2012	\$5,977.80	\$0.00
NOVA Bank 1235 Westlakes Ave. Suite 420 Berwyn, PA 19312 subsidiary	September 28, 2012	\$35,280.75	\$0.00

4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
C. Scott Hisey, et al. v. Nova Financial Holdings, Inc, at al. 2:11-cv-02604-EL Consolidated with 2:11-cv-5336-EL	stockholders suit	U.S.D.C., E.D.Pa Philadelphia, PA	pending
Anthony J. Bonomo and Mary Ellen Bonomo v. Nova Financial Holdings, Inc. and NOVA Bank 2:11-cv-04762 (GP)	securities/comm odities	U.S.D.C., E.D.Pa. Philadelphia, PA	pending
Herbert Weiss, et al. v. Nova Financial Holdings, et al. 11-cv-05336		U.S.D.C., E.D.Pa. Philadelphia, PA	pending
Hilary G. Musser and Cooper Management Co., LLC v. Nova Bank f/k/a Nova Savings Bank, Nova Financial Holdings, Inc. and Edward DiMarcantonio No. 2011-16474		Court of Common Pleas of Montomgery Co., PA	pending
NOVA Bank v. Hilary Grinker Musser, et al. 9:11-cv-81311-KLR	Contract dispute	U.S.D.C., S.D.Fla. West Palm Beach, FL	Stayed
Nova Financial Holdings, Inc. and NOVA Bank v. Bankinsure, Inc. No. 2:11-cv-07840		U.S.D.C., E.D.Pa. Philadelphia, PA	Settled/Dismi ssed
Nova Financial Holdings, Inc. and NOVA Bank v First American Title Insurance Co. 2:12-cv-05087-JCJ		U.S.D.C., E.D.Pa. Philadelphia, PA	pending

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Klehr Harrison Harvey Branzburg 1835 Market Street Suite 1400 Philadelphia, PA 19103	September 28, 2012	\$75,000.00

10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
USAB Shareholder Escrow Account 1235 Westlakes Dr. Suite 420 Berwyn, PA 19312	Escrow account for former shareholders of USABancshares.com, Inc. in the amount of \$38,054.00.	NOVA Bank Account No. 37005717

15. Prior address of debtor

None ☒ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
NOVA Bank	23-0962151	1235 Westlakes Dr. Suite 420 Berwyn, PA 19312	Pennsylvania State Savings Bank	May 1887* - current (Debtor's relationship began October 31, 2002)
Nova Capital Trust I	25-6639461	1235 Westlakes Dr. Suite 420 Berwyn, PA 19312	Delaware Business Trust	September 1998* - current (Debtor's relationship began October 31, 2002)

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

Lisa Schmoke
1235 Westlakes Dr.
Suite 420
Berwyn, PA 19312

DATES SERVICES RENDERED

June 2007

None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME
KPMG, LLP

ADDRESS
1601 Market Street
Philadelphia, PA 19103

DATES SERVICES RENDERED

2002 through 2012

None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME
NOVA Bank

ADDRESS
1235 Westlakes Dr.
Suite 420
Berwyn, PA 19312

Cheryl Kim Hartline

c/o Nova Financial Holdings, Inc.
1235 Westlakes Drive, Suite 420
Berwyn, PA 19312

None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
Brian Hartline 36 Windward Court Collegeville, PA 19426	President/Director	controls 2.2%
Edward DiMarcantonio 528 Arbordale Road Wayne, PA 19087	Assistant Secretary/Director	controls 0.5%
Wayne Oliver Leevy 507 N. Latch's Lane Merion Station, PA 19066	Director	controls 0.2%
Thomas W. Martell 345 Reading Blvd. Reading, PA 19610	Director	controls 1.4%
Cheryl Kim Hartline 36 Windward Court Collegeville, PA 19426	Secretary	0.3%* *not including stock jointly owned with Brian Hartline
Lisa L. Schmoke 133 Azalea Circle Royersford, PA 19468	Treasurer	0.0%
Robert J. Smik 791 Midway Lane Blue Bell, PA 19422	Vice President	0.4%
David E. Dietrich 1629 Colony Drive Reading, PA 19610	Vice President	controls 0.2%
Anthony J. Bonomo and Mary Ellen Bonomo 10 Walter Lane Manhasset, NY 11030-1652	shareholders	7.6%
Glenn/TKG Holdings LLLP c/o Thomas K. Glenn 42 Lenox Point Atlanta, GA 30324	shareholder	6.0%
George G. Levin 100 Bay Colony Lane Fort Lauderdale, FL 33308	shareholder	15.0%
Physicians Reciprocal Insurers PRI 1800 Northern Blvd. Roslyn, NY 11576-1140	shareholder	6.8%

22 . Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
Jeffrey Hanuscin 2406 Sanibel Circle Palmyra, NJ 08065	Vice President	October 17, 2011

23 . Withdrawals from a partnership or distributions by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
Nova Financial Holdings, Inc.	03-0402707

25. Pension Funds.

None ☒ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date	<u>October 30, 2012</u>	Signature	<u>/s/ Brian M. Hartline</u>
			Brian M. Hartline President and CEO

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

**United States Bankruptcy Court
Eastern District of Pennsylvania**

In re **Nova Financial Holdings, Inc.**

Debtor(s)

Case No.
Chapter

7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	75,000.00
Prior to the filing of this statement I have received	\$	75,000.00
Balance Due	\$	0.00

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **October 30, 2012**

**/s/ Morton R. Branzburg (PA Bar
Morton R. Branzburg (PA Bar 22477)
Klehr Harrison Harvey Branzburg
1835 Market Street
Suite 1400
Philadelphia, PA 19103
215-569-3007 Fax: 215-568-6603
mbranzburg@klehr.com**

**United States Bankruptcy Court
Eastern District of Pennsylvania**

In re **Nova Financial Holdings, Inc.**

Debtor(s)

Case No.
Chapter

7

VERIFICATION OF CREDITOR MATRIX

I, the President and CEO of the corporation named as the debtor in this case, hereby verify that the attached list of creditors is true and correct to the best of my knowledge.

Date: **October 30, 2012**

/s/ Brian M. Hartline

Brian M. Hartline/President and CEO
Signer/Title

Albert Neiberg
c/o Keith E. Smith, Esquire
Eckert Seamans Cherin & Mellott, LLC
50 S. 16th St., 22nd Floor
Philadelphia, PA 19102

Anthony and Mary Ellen Bonomo
c/o Triton Capital Management, LLC
Attn: Henry Lervolino
232 Trumbull Road
Manhasset, NY 11030

Anthony and Mary Ellen Bonomo
c/o Todd Howard
33 Sugar Ridge Lane
Malvern, PA 19355

Anthony J. Bonomo
c/o Michael S. Hino, Pepper Hamilton
400 Berwyn Park
899 Cassatt Road
Berwyn, PA 19312

Ballamor Capital Management
c/o Matthew A. Taylor, Esquire
Duane Morris LLP
30 S. 17th Street
Philadelphia, PA 19103

Barbara Curran
c/o Justin E. Proper, Esquire
White & Williams, LLP
1650 Market Street, Suite 1800
Philadelphia, PA 19103

Barbara Mitchell
Two The Vista
Middletown, NJ 07748

Barry R. Bekkedam
c/o Matthew A. Taylor
Duane Morris, LLP
30 South 17th Street
Philadelphia, PA 19103

Benedict Foundation for Independent Scho
524 Bay Drive
Vero Beach, FL 32963

Brent J. and Judy V. Ware
30 Kinnie Road
Franklin, TN 37069

Brian Hartline
36 Windward Court
Collegeville, PA 19426

Brian Zubatch
c/o Keith E. Smith
Eckert Seamans Cherin & Mellott, LLC
50 S. 16th Street, 22nd Floor
Philadelphia, PA 19102

Brighton Management Group, LLC
c/o Keith E. Smith, Esquire
Eckert Seamans Cherin & Mellott, LLC
50 S. 16th Street, 22nd Floor
Philadelphia, PA 19102

C. Edward and Billie F. Carlisle
104 North Bayview Street
Fairhope, AL 36532-2505

C. Scott Hisey
c/o Justin E. Proper, Esquire
White & Williams, LLP
1650 Market St. Suite 1800
Philadelphia, PA 19103

Carol Gammarino
Justin E. Proper, Esquire
White & Williams, LLP
1650 Market Street, Suite 1800
Philadelphia, PA 19103

Chester Romano
143 Grange Avenue
Fair Haven, NJ 07704

Christa Vagnozzi
c/o Justin E. Proper, Esquire
White & Williams LLP
1650 Market Street, Suite 1800
Philadelphia, PA 19103

Chuck Uplinger
c/o Justin E. Proper, Esquire
White & Williams LLP
1650 Market Street, Suite 1800
Philadelphia, PA 19103

Cindy Stein
c/o Justin Proper, Esquire
White & Williams, LLP
1650 Market Street, Suite 1800
Philadelphia, PA 19103

Cindy Veverka
c/o Justin E. Proper, Esquire
White & Williams, LLP
1650 Market Street, Suite 1800
Philadelphia, PA 19103

Contract with 401(k) Plan Administrator
1235 Westlakes Avenue
Suite 420
Berwyn, PA 19312

Cooper Management Co. LLC
c/o Andrew Steven Kwan, Esquire
7523 Sally Lyn Lane
Lake Worth, FL 33467

Cooper Management Co., LLC
c/o Steven M. Coren, Esquire
Kaufman, Coren & Reiss, P.C.
1717 Arch St., Suite 3710
Philadelphia, PA 19103

Craig Veverka
c/o Justin E. Proper, Esquire
White & Williams, LLP
1650 Market Street, Suite 1800
Philadelphia, PA 19103

D.W.M. Incorporated
c/o Keith E. Smith, Esquire
Eckert Seamans Cherin & Mellott, LLC
50 S. 16th St., 22nd Floor
Philadelphia, PA 19102

David Crastnopol
c/o Justin Proper, Esquire
White & Williams, LLP
1650 Market Street, Suite 1800
Philadelphia, PA 19103

Dean Knauss
c/o Justin Proper, Esquire
White & Williams, LLP
1650 Market Street, Suite 1800
Philadelphia, PA 19103

Dean Vagnozzi
c/o Justin E. Proper, Esquire
White & Williams
1650 Market Street, Suite 1800
Philadelphia, PA 19103

Donald Curry
c/o Keith E. Smith
Eckert, Seamans, Cherin & Mellott, LLC
50 S. 16th Street, 22nd Floor
Philadelphia, PA 19102

Donald S. Travis
9 Stonewood Parkway
Verona, NJ 07044

Donna Scharer
4775 Collins Avenue
No. 1601
Miami Beach, FL 33140

FDIC
350 5th Avenue
Suite 1200
New York, NY 10118-0110

Federal Reserve Bank of Philadelphia
Ten Independence Mall
Philadelphia, PA 19106

Fetter Living Family Trust
173737 Noel Road
Suite 100
Dallas, TX 75240

Frederick Rosen
136 Abbey Drive
Royersford, PA 19468

George Rymar
c/o Keith E. Smith, Esquire
Eckert Seamans Cherin & Mellott, LLC
50 S. 16th Street, 22nd Floor
Philadelphia, PA 19102

Gerald Nave
c/o Justin E. Proper, Esquire
White & Williams, LLP
1650 Market Street, Suite 1800
Philadelphia, PA 19103

Herbert Weiss
c/o Brendan Ruddy, Esquire
Eckert, Seamans, Cherin & Mellott, LLC
50 S. 16th Street, 22nd Floor
Philadelphia, PA 19102

Hilary G. Musser
c/o David Dormont
Kaufman, Coren & Ress, PC
1717 Arch St., Suite 3710
Philadelphia, PA 19103

Hilary G. Musser
c/o Steven M Coren, Esquire
Kaufman, Coren & Ress PC
1717 Arch Street, Suite 3710
Philadelphia, PA 19103

Hilary G. Musser Alpha Trust
Christiana Bank & Trust Co., Trustee
c/o Andrew Steven Kwan
7523 Sally Lyn Lane
Lake Worth, FL 33467

J. Frank and Susan B. Adams
128 South Shore
Hilton Head Island, SC 29928

J. Paul Rowe
4 Carriage Way
Berwyn, PA 19312

Joe Stein
c/o Justin Proper, Esquire
White & Williams LLP
1650 Market Street, Suite 1800
Philadelphia, PA 19103

John Bendokas
c/o Keith E. Smith, Esquire
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c/o Corporate Trust Administration
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Wilmington, DE 19890

**United States Bankruptcy Court
Eastern District of Pennsylvania**

In re **Nova Financial Holdings, Inc.**

Debtor(s)

Case No.
Chapter

7

CORPORATE OWNERSHIP STATEMENT (RULE 7007.1)

Pursuant to Federal Rule of Bankruptcy Procedure 7007.1 and to enable the Judges to evaluate possible disqualification or recusal, the undersigned counsel for **Nova Financial Holdings, Inc.** in the above captioned action, certifies that the following is a (are) corporation(s), other than the debtor or a governmental unit, that directly or indirectly own(s) 10% or more of any class of the corporation's(s') equity interests, or states that there are no entities to report under FRBP 7007.1:

☒ None [*Check if applicable*]

October 30, 2012

Date

/s/ Morton R. Branzburg (PA Bar

Morton R. Branzburg (PA Bar 22477)

Signature of Attorney or Litigant

Counsel for **Nova Financial Holdings, Inc.**

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